
Exhibit “Y”

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Dispute Code	Description
1	not his/hers
2	belongs to another individual with same/similar name
6	claims not aware of collection status
8	Late due to change of address - never received statement
10	settlement or partial payment accepted
12	claims paid the original creditor before collection status or paid before c/o
15	credit limit /high amount incorrect
23	claims account closed
24	claims account closed by consumer
31	Contract cancelled or rescinded
37	account included in bankruptcy
38	Insurance claim delayed
100	claims account deferred
101	not liable for account (i.e. ex-spouse, business)
102	account reaffirmed or not incl in bnkrptcy
103	claims true identify fraud-
104	claims account take-over, fraudulent charges
105	disputes date of last payment/opened/of first delinquency/billing/closed
106	disputes present/previous account and status and payment history-
107	disputes special comment/compliance condition code/narrative remarks
108	Disputes acct type or terms
109	disputes current balance-verify original loan amount
110	claims company will change-verify all information
111	claims compnay will delete-verify all account information
112	consumer states inaccurate information

Response Code	Description
1	account information accurate as of date reported
2	modify account information as indicated
3	delete account
4	misrouted ACDV please re-route
7	delete due to fraud

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Year	Subscriber Code	# ACIV's recvd	Dispute Code	Response Code	Total Responses
2011	80	585	1	1	585
2011	80	1	1	2	1
2011	80	7	1	3	7
2011	80	29	2	1	29
2011	80	2	2	3	2
2011	80	54	23	1	54
2011	80	44	23	2	44
2011	80	2	23	3	2
2011	80	6	37	1	6
2011	80	17	37	2	17
2011	80	347	101	1	347
2011	80	4	101	2	4
2011	80	5	101	3	5
2011	80	5	102	1	5
2011	80	1	102	2	1
2011	80	71	103	1	71
2011	80	2	103	7	2
2011	80	122	104	1	122
2011	80	1	104	2	1
2011	80	2	104	7	2
2011	80	1	105	1	1
2011	80	1	105	2	1
2011	80	244	105	1	244
2011	80	210	105	2	210
2011	80	10	106	3	10
2011	80	1	107	1	1
2011	80	24	109	1	24
2011	80	18	109	2	18
2011	80	20	111	1	20
2011	80	5	111	2	5
2011	80	2	111	3	2
2011	80	501	112	1	501
2011	80	209	112	2	209
2011	80	13	112	3	13
2011	80	32	1	1	32
2011	80	3	1	3	3
2011	80	3	2	1	3
2011	80	4	23	1	4
2011	80	2	23	2	2
2011	80	2	37	1	2
2011	80	76	101	1	76
2011	80	2	101	2	2
2011	80	1	101	3	1
2011	80	6	103	1	6
2011	80	6	104	1	6
2011	80	88	106	1	88
2011	80	52	106	2	52
2011	80	11	106	3	11
2011	80	2	109	1	2
2011	80	3	111	1	3
2011	80	1	111	2	1
2011	80	1	111	3	1
2011	80	63	112	1	63
2011	80	25	112	2	25
2011	80	1	112	3	1

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